

# Neighborhood Assistance Program (NAP)

**2008-2009 Application Package**

**Released February 29, 2008**



Indiana Housing and Community  
Development Authority  
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# The Application Process

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## **Overview**

The Neighborhood Assistance Program (NAP) offers \$2.5 million in tax credits annually for distribution by 501© 3 not-for-profit corporations. Organizations use NAP tax credits as an incentive to help them leverage more contributions from individuals and businesses for certain neighborhood-based programs and projects. Tax credits are distributed to donors at 50% of the contribution amount and are subtracted from a donor's state income tax liability. Indiana Code 6-3.1-9 establishes the NAP program.

The program is designed to:

1. Provide organizations with a tool to help them increase charitable contributions, build their donor base, and achieve self-sufficiency, especially those organizations that have not participated in the Neighborhood Assistance Program in recent years.
2. Provide citizens and businesses in Indiana with an incentive to contribute to not-for-profit corporations.
3. Serve as a creative way to improve the standard of living and quality of life for all Indiana residents.

## **Submitting the Application**

**NAP applications must be received in the IHCDa office by Friday, May 2, 2008 at 5:00 pm, EST.**

Applications received after 5:00 pm on Friday, May 2, will be rejected. Only one application per organization is allowed. Faxed or email applications will not be accepted.

The application consists of the following items:

- One (1) original application with all forms that require original signatures and all supporting documents required in the tabs.
- One (1) completed electronic copy of the final application forms via CD-ROM or diskette.

The original should be single-sided and the supporting documentation separated by lettered tabs. See the Application Table of Contents, with the application forms, for a list of the contents of each tab and order of submission. Number each page of your application and supporting documentation in the tabs. Numbering will begin on the Application Cover Page and continue through all of the supporting documentation, i.e. numbering will not begin at "1" after each application form or supporting documentation, rather it will be continuous. The application should be bound with an appropriately sized binder clip and have the Application Cover Page as the cover. Do not three-hole punch and put in a binder or spiral bind the application.

All applicants must retain a copy of this application package. Applicants that receive funding will be bound by the information contained therein.

Submit application packages to:

Indiana Housing and Community Development Authority  
*Attn: Neighborhood Assistance Program*  
30 South Meridian Street, Suite 1000  
Indianapolis, IN 46204

IHCDA's offices are located on the 10<sup>th</sup> floor of 30 South Meridian Street. A map showing IHCDA's location is available in the Appendices.

## ***Review Process***

Each application will be reviewed in a three-step process:

<u>Step One</u> – Completeness	All required exhibits and attachments are included and the application was received on or before the due date.
<u>Step Two</u> – Threshold	The application meets the required thresholds (serves the eligible populations, has requested funding for the appropriate uses, etc.)
<u>Step Three</u> – Allocation	Applications that pass the completeness and threshold reviews are then allocated a tax credit amount according to IHCD A's published allocation method.

Applications failing to meet these requirements will not be eligible to receive tax credits.

## ***Required Trainings***

Applicants are required to attend one of three Application Webinars **AND** one of two Award Webinars if awarded. Award announcements will be posted on the IHCD A Web site on Friday, June 27, 2008. *Applicants who do not attend any of the application trainings will not be eligible for an award. IHCD A reserves the right to de-obligate all credits awarded to an agency who does not attend an award training.*

### ***Application Webinars/Teleconferences***

Application Webinar/Teleconference	10:00 AM to 12:00 noon, EST	March 4, 2008
Application Webinar/Teleconference	1:00 PM to 3:00 PM, EST	March 6, 2008
Application Workshop @ IHCD A	1:00 PM to 3:00 PM, EST	March 13, 2008

### ***Award Webinars/Teleconferences***

Award Webinar/Teleconference	10:00 AM to 12:00 noon, EST	July 1, 2008
Award Webinar/Teleconference	1:00 PM to 3:00 PM, EST	July 9, 2008
Award Workshop @ IHCD A	1:00 PM to 3:00 PM, EST	July 10, 2008

## ***Technical Assistance***

If an applicant needs technical assistance, the Community Development Representative serving that area of the state should be contacted to discuss specific technical assistance questions via telephone or e-mail.

## ***Application Webinar/Teleconference or Workshop***

Application Webinars/Teleconferences and Workshop are held prior to the application deadline. **All applicants are required to attend one Application Webinar or Workshop prior to submitting an application.** At these trainings, IHCD A staff will review the threshold criteria, eligible activities, selection criteria, and how to complete the required forms. Reservations for these workshops are required and can be made [online](#).

## ***Award Webinar***

Following the award date, Community Development Representatives will conduct two Award Webinars and one Award Workshop for all NAP award recipients. **All awarded agencies are required to attend one Award Webinar or Workshop.** At these trainings, IHCD A staff will review the requirements for administering NAP tax credits, record keeping, forms and reports that must be submitted. Reservations are required and may be made [online](#).

## ***Award/Implementation Manual***

The Award Manual outlines the requirements for administering NAP tax credits. Any applicant that would like a copy of the [Award Manual](#) may download a complete copy from IHCD A's website.

## Threshold & Completeness Criteria

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To be considered for a tax credit allocation award, an applicant must meet **all** of the criteria listed below. Applications that fail to meet **any** of these criteria will **not** be considered for funding. All required supporting documentation must be included in the application.

1. On or before the application deadline, the applicant must provide all documentation as instructed in the "Neighborhood Assistance Program (NAP) Application."
2. The proposed housing activity must meet all the requirements as instructed in the "Application Process," "Threshold & Completeness," "Eligible Activities," "Allocation Method," "Application Forms," and the "Appendices," sections of the Neighborhood Assistance Program (NAP) Application. In addition, the application must meet all the state statutory requirements under IC 6-3.1-9.
3. The applicant must be designated by IHCD as a neighborhood organization that is providing community services to an economically disadvantaged area.

**In order to receive this designation and pass threshold, the applicant must meet at least one of the following three conditions:**

- Applicant meets three out of the four economic factors of an economically disadvantaged area listed below.
  - Per Capita Income
  - Poverty Rate
  - Unemployment Rate
  - Percentage of Students Eligible for Free and Reduced Lunch

**OR**

- Applicant serves or proposes to serve 100% beneficiaries with 50% or less of area median income.

**OR**

- Applicant's activity is located in or improving conditions in one of the designated areas listed below.
  - Main Street Community
  - Area of Chronic Economic Distress
  - Qualified Census Tract
  - Medically Underserved Area/Persons (applicable only if providing Medical Care Services)

4. To meet threshold applicants must demonstrate how they will finance the project, which includes documenting a budget outlining the uses of funds for the project.
5. Applicants who received a NAP tax credit allocation in 2008-2009 must sell 100% of credits by Year-End Report (June 5, 2009) in order to be eligible for credits in 2009-2010 program year.
6. IHCD reserves the right to disqualify from funding any application where the applicant has a history of disregarding the policies, procedures, or staff directives associated with administering any IHCD program or programs of other State and Federal entities, such as, but not limited to the Indiana Office of Rural Affairs, U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture - Rural Development, or Federal Home Loan Bank.
7. ***IHCD reserves the right to use its discretion to waive any of the aforementioned penalties in response to extenuating circumstances.***

# Eligible Activities

## **Eligible Activities**

The activities listed below are eligible for the NAP program. Each category has unique factors that contribute to its competitiveness.

### **Housing**

- Affordable Housing Construction
- Affordable Housing Rehabilitation
- Community Revitalization
- Emergency Shelter Housing
- Foreclosure Prevention Services
- Homeownership Counseling

### **Community Development**

- Child Care Services
- Counseling Services (non-housing)
- Educational Assistance
- Earned Income Tax Credit Services
- Emergency Food Assistance
- Job Training
- Medical Care Services
- Recreational Facility
- Transportation Services

## **Eligible Costs**

Funds leveraged with NAP tax credits may only be used to fund the following:

- Expand a current project implemented by the applicant.
- Support a new project implemented by the applicant.
- Continue or maintain a current project implemented by the applicant.

Funds leveraged with NAP tax credits may only be used to pay for the following expenses:

- Salaries and benefits of an individual who is employed by the applicant and *provides direct service* to the applicant's beneficiaries via one of the activities shown above (e.g. Case Managers or Counselors are eligible. Consultants, Secretaries, Receptionists are *not* eligible. NAP leveraged funds can be used to pay for the portion of an Executive Director's salary that is dedicated to the proposed NAP activity).
- Basic construction materials limited to stationary items in a home and items of necessity rather than luxury. Furniture, appliances, and landscaping are not eligible with the exception of refrigerators and stoves.
- Skilled labor for construction projects (e.g. Plumber, Electrician, Construction Manager).

## **Funding Limitations**

\*Note: Please round tax credit requests to the nearest dollar.

**Table 1 – Program Years affecting funding limitations.**

2005-2006
2006-2007
2007-2008

**Table 2 – Funding Limitations Summary**

An organization received a NAP award in one or more of the above program years (see Table 1)	Up to \$50,000.00, but no less than \$1,000.00
An organization has not received a NAP award in any of the above program years (See Table 1)	Up to \$20,000.00, but no less than \$1,000.00

**Table 3- Deductions for Missed/Late Quarterly Reports**

<b>Quarter</b>	<b>Deadline for Receipt of Quarterly Report</b>	<b>Penalty if late or no submission</b>
Mid-Year Report (1 <sup>st</sup> & 2 <sup>nd</sup> quarter)	January 9, 2009	Not eligible in 2009-2010 program year
Year-End Report (3 <sup>rd</sup> & 4 <sup>th</sup> quarter)	June 5, 2009	Not eligible in 2009-2010 program year

Recipient must turn in a hard copy of their report by the stated deadline or contact IHCD prior to the missed deadline in order to avoid penalties stated in above table.

#### Award Term

Funds leveraged with NAP tax credits must be expended within a 24-month term. All tax credits must be distributed and reported by the Year-End Report deadline. This date will also be stated in the Award Manual for award recipients.

#### Religious Organizations

Organizations that are religious or faith-based are eligible, on the same basis as any other organization, to participate in the NAP program. Organizations that are directly funded under the NAP program may not engage in inherently religious activities, such as worship, religious instruction, or proselytization, as part of the assistance funded under this part. If an organization conducts such activities, the activities must be offered separately, in time or location, from the assistance funded under this part, and participation must be voluntary for the beneficiaries of the assistance provided.

A religious organization that participates in the NAP program will retain its independence from Federal, State, and local governments, and may continue to carry out its mission, including the definition, practice, and expression of its religious beliefs, provided that it does not use direct NAP funds to support any inherently religious activities, such as worship, religious instruction, or proselytization. Among other things, faith-based organizations may use space in their facilities, without removing religious art, icons, scriptures, or other religious symbols.

In addition, a NAP-funded religious organization retains its authority over its internal governance, and it may retain religious terms in its organization's name, select its board members on a religious basis, and include religious references in its organization's mission statements and other governing documents.

An organization that participates in the NAP program shall not, in providing program assistance, discriminate against a program beneficiary or prospective program beneficiary on the basis of religion or religious belief. NAP funds may not be used for the acquisition, construction, or rehabilitation of structures to the extent that those structures are used for inherently religious activities.

NAP funds may be used for the acquisition, construction, or rehabilitation of structures only to the extent that those structures are used for conducting eligible activities under this part. Where a structure is used for both eligible and inherently religious activities, NAP funds may not exceed the cost of those portions of the acquisition, construction, or rehabilitation that are attributable to eligible activities in accordance with the cost accounting requirements applicable to NAP funds in this part. Sanctuaries, chapels, or other rooms that a NAP-funded religious congregation uses as its principal place of worship, however, are ineligible for NAP-funded improvements. Disposition of real property after the term of the award, or any change in use of the property during the term of the award, is subject to government-wide regulations governing real property disposition (*see* 24 CFR parts 84 and 85).

## Allocation Method

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IHCDA will allocate tax credit awards to those applicants that pass threshold. All organizations who pass threshold will receive a tax credit allocation. The amount of the tax credit allocation is based on the following factors:

- Total Amount of Tax Credits Requested from applications that meet threshold
- Total Amount of Tax Credits Available
- Activity Type (Housing or Community Development)

All designated housing-related projects will be given a priority in allocation.

The formula for calculating the award amount for each eligible applicant is as follows:

- 1) Total Amount of Tax Credits *Available* divided by the Total Amount of Tax Credits *Requested* equals the Tax Credit *Allocation Percentage*.
- 2) Tax Credit *Allocation Percentage* multiplied by the Eligible Applicant's Tax Credit *Request* equals the Applicant's Total Credits *Awarded*.

**Example 1:** \$4 million in tax credits is requested by applicants who meet threshold. NAP offers \$2.5 million in tax credits; therefore the tax credit allocation percentage across the program is 62.5 percent ( $\$2,500,000 / \$4,000,000 = 62.5\%$ ).

**Example 2:** An eligible organization not previously awarded credits in the last three program years requests \$20,000. If the allocation percentage were 62.5 percent, then their maximum tax credit allocation amount would be \$12,500 ( $\$20,000 \times 0.625 = \$12,500$ ).

**Example 3:** An eligible organization that was awarded NAP credits in 2006-2007 and 2007-2008 program years requests \$50,000. If the allocation percentage were 62.5 percent, their maximum tax credit allocation amount would be \$31,250. ( $\$50,000 \times 0.625 = \$31,250$ ).

At the completion of the application round, a memo containing a detailed description of each award approved by the IHCDA Board of Directors, along with a list of non-allocated applicants will be posted on the IHCDA Web site. Following the published award announcements, each award grantee will receive documents explaining the terms of their award.

## APPENDICES

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## Appendix A

### DEFINITIONS

Affordable - Housing is generally considered affordable if a household pays no more than 30% of its annual gross income for all housing costs including principal, interest, taxes, and insurance (PITI) for homeownership or for rental units, rent plus utility costs.

Annual Income - Gross income anticipated to be received by all members of a household during the coming twelve-month period.

AMI – Area median income for the county in which the development is located. HUD revises this figure annually. To obtain this information, refer to the most recent FSP Memo for the Income Limits at [http://ihcda.in.gov/nonprofits\\_programs.aspx](http://ihcda.in.gov/nonprofits_programs.aspx)

Applicant - An organization applying for assistance from IHCD.

Beneficiary - Person from low and moderate-income family, which includes individuals or families with an annual income equal to or less than 50% of the median family income (adjusted by size) for the target area, or members of certain categories of individuals automatically assumed by HUD to be low- and moderate-income, unless there is information to the contrary. These are persons that have benefited directly from an IHCD award.

Certificate of Existence – Proof of proper business filing (including filing Business Entity Reports annually with the Indiana Secretary of State) is a Certificate of Existence. For information about filing a business entity report and obtaining an official Certificate of Existence from the Indiana Secretary of State's Business Services Division visit the website at <http://www.in.gov/sos/services.html> or call (317) 232-6531.

Child Care Services – Providing children under the age of 18 with supervision when the legal guardian is unable to watch them.

Counseling Services – The act of exchanging opinions and ideas between the “counselor/teacher” and the beneficiary. Guidance and advice solicited from a knowledgeable person that leads to an improved lifestyle of the beneficiary.

Community Revitalization – Activities designed to improve the economic health of an impoverished area. Typically, such programs aim to entice businesses to relocate (or stay) in the economic development zone, improve the occupational and academic skills of local residents, encourage the creation and retention of new jobs, and encourage entrepreneurship and the formation of new businesses.

Earned Income Tax Credit Services – Educating taxpayers about the EITC, providing free tax preparation to working families who are eligible for the EITC; and providing information about financial literacy and education.

Educational Assistance – Providing individuals with instruction and intellectual tools to improve their academic capacity.

Elderly – Individuals who are 62 years of age or older.

Emergency Food Assistance – Making food available to those that are unable to attain it through conventional means.

Emergency Shelters - Temporary daytime and/or overnight accommodations for homeless persons. An emergency shelter may include appropriate eating and cooking facilities. Emergency shelters must serve homeless individuals or families that lack fixed, regular, and adequate nighttime residences, or individuals or families whose primary nighttime residence is:

- A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
- An institution that provides a temporary residence for individuals intended to be institutionalized; or A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings. This term does not include any individual imprisoned or otherwise detained under an Act of the Congress or a State law. See also Public Facilities.

Family - All persons living in the same household who are related by birth, marriage, or adoption.

Household - Persons living in the same dwelling unit, regardless of relationship or economic interdependence.

Homeownership Counseling- Counseling and assistance given to individuals on a variety of homeownership issues, including loan default, fair housing, and buying a home. To be eligible, the applicant organization must be a HUD-approved housing counseling agency.

Job Training – Providing individuals with instruction and skills to make them more marketable for certain positions in society.

Main Street Communities – Created to encourage the economic development, redevelopment, and improvement of the downtown areas of Indiana Cities and Towns. A map of Indiana Main Street Communities can be found on the Internet at: [www.in.gov/ocra](http://www.in.gov/ocra)

Medical Care Services – Diagnosing, treating, or preventing disease and other damage to parts of the human body or the mind.

MUA/MUP – Medically Underserved Area / Medically Underserved Persons. Information about MUA/MUP in Appendix C or on the following website: <http://muafind.hrsa.gov/>

Permanent Supportive Housing - Supportive housing is a combination of affordable housing with services that helps people live more stable, productive lives. The unit is available to, and intended for, a person or family whose head of household is homeless, or at-risk of homelessness, and has multiple barriers to employment and housing stability, which might include mental illness, chemical dependency, and/or other disabling or chronic health conditions. Service and property management strategies include effective, coordinated approaches for addressing issues resulting from substance use, relapse, and mental health crises, with a focus on fostering housing stability.

Recreational Facility – Making a facility available to individuals in order to encourage refreshment of one's body or mind through activity that provides stimulation.

Transportation Services – Providing individuals with a means of traveling from one place to another in order to aid them in meeting urgent needs when one is unable to transport his/herself.

Youth Shelter – A facility that houses and serves children under the age of 21 that are either wards of the state or homeless. These children may be pre-delinquent teens, or non-violent, neglected, or abused youth. This term does not include any individual imprisoned or otherwise detained under an Act of the Congress or a state law. The housing provided by this program must be full-time (7 days a week, 24 hours a day) and does not include daycare facilities.

## Appendix B

### ECONOMIC FACTORS

<i>County</i>	<b>Per Capita Income 2005</b>		<b>2005 Census Poverty Rate</b>		<b>2006 Unemployment Rate</b>		<b>2003/2004 % of Students Eligible for Free &amp; Reduced Lunch</b>	
<b>Indiana</b>	<b>\$31,173</b>		<b>12.2%</b>		<b>5.0%</b>		<b>35.3%</b>	
Adams	\$25,696	1	11.5%	1	4.3%	0	22.1%	0
Allen	\$31,722	0	11.8%	1	4.9%	0	43.4%	1
Bartholomew	\$33,955	0	10%	0	4.2%	0	33.1%	1
Benton	\$27,723	1	9%	0	4.9%	0	34.4%	1
Blackford	\$23,577	1	11.7%	1	6.5%	1	36.7%	1
Boone	\$42,946	0	5.6%	0	3.7%	0	16.6%	0
Brown	\$31,456	0	10.5%	0	4.8%	0	29.6%	1
Carroll	\$27,767	1	8.6%	0	4.6%	0	29.2%	1
Cass	\$27,168	1	10.7%	0	5.4%	1	37.9%	1
Clark	\$30,067	0	10.7%	0	4.9%	0	32.4%	1
Clay	\$24,498	1	2.6%	1	5.6%	1	40.5%	1
Clinton	\$25,635	1	11.1%	1	5.0%	1	38.6%	1
Crawford	\$23,481	1	17.5%	1	7.1%	1	51.0%	1
Daviess	\$27,212	1	16.1%	1	3.6%	0	30.4%	1
De Kalb	\$31,122	0	8.1%	0	6.0%	1	25.8%	0
Dearborn	\$27,758	1	11.2%	1	5.2%	1	17.0%	0
Decatur	\$27,950	1	8.2%	0	4.4%	0	25.4%	0
Delaware	\$27,431	1	18.3%	1	5.9%	1	38.6%	1
Dubois	\$36,752	0	6.5%	0	3.6%	0	17.0%	0
Elkhart	\$31,725	0	10.9%	0	4.6%	0	37.6%	1
Fayette	\$26,666	1	13.7%	1	8.0%	1	48.1%	1
Floyd	\$35,413	0	10.5%	0	4.8%	0	30.9%	1
Fountain	\$26,399	1	11%	1	4.8%	0	30.0%	1
Franklin	\$27,984	1	8.9%	0	5.7%	1	33.6%	1
Fulton	\$26,678	1	11.4%	1	5.3%	1	29.7%	1
Gibson	\$29,649	0	9.2%	0	4.4%	0	24.2%	0
Grant	\$25,756	1	17.9%	1	7.0%	1	43.1%	1
Greene	\$25,704	1	15.1%	1	5.6%	1	34.7%	1
Hamilton	\$44,354	0	3.9%	0	3.2%	0	9.6%	0
Hancock	\$36,466	0	4.7%	0	4.2%	0	13.3%	0
Harrison	\$27,744	1	9%	0	5.3%	1	28.2%	0
Hendricks	\$32,246	0	4.7%	0	3.6%	0	14.1%	0
Henry	\$26,787	1	10.4%	0	5.8%	1	31.8%	1
Howard	\$30,713	0	12.8%	1	6.5%	1	32.6%	1
Huntington	\$27,469	1	8.4%	0	5.2%	1	27.3%	0
Jackson	\$27,777	1	11.1%	1	4.4%	0	33.5%	1
Jasper	\$27,250	1	8.1%	0	5.1%	1	28.8%	0
Jay	\$24,338	1	12.3%	1	4.5%	0	39.1%	1
Jefferson	\$26,896	1	12.6%	1	4.8%	0	39.3%	1
Jennings	\$25,231	1	10.8%	0	5.8%	1	40.8%	1

Johnson	\$31,845	0	7.1%	0	3.9%	0	19.7%	0
Knox	\$28,238	1	17.6%	1	4.8%	0	38.7%	1
Kosciusko	\$32,054	0	8.6%	0	4.8%	0	29.8%	1
La Porte	\$22,795	1	8.5%	0	5.7%	1	37.0%	1
Lagrange	\$29,136	0	16.7%	1	5.1%	1	25.6%	1
Lake	\$27,222	1	11.9%	1	5.8%	1	44.0%	1
Lawrence	\$26,500	1	13.2%	1	6.9%	1	37.7%	1
Madison	\$28,688	0	11.9%	1	6.0%	1	39.9%	1
Marion	\$36,286	0	15.2%	1	4.9%	0	51.4%	1
Marshall	\$26,905	1	8%	0	5.3%	1	33.3%	1
Martin	\$25,680	1	12.2%	1	4.9%	0	35.2%	1
Miami	\$25,046	1	12.2%	1	6.2%	1	29.9%	1
Monroe	\$28,781	0	22.2%	1	4.3%	0	27.4%	0
Montgomery	\$27,484	1	11.3%	1	4.1%	0	30.0%	1
Morgan	\$31,049	0	7.8%	0	4.5%	0	23.3%	0
Newton	\$24,940	1	8.7%	0	4.9%	0	29.7%	1
Noble	\$25,974	1	8.9%	0	6.1%	1	35.9%	1
Ohio	\$25,419	1	8.2%	0	5.2%	1	19.0%	0
Orange	\$23,583	1	16.7%	1	7.2%	1	42.6%	1
Owen	\$24,077	1	12.4%	1	5.3%	1	37.6%	1
Parke	\$23,934	1	15.4%	1	5.5%	1	38.5%	1
Perry	\$26,885	1	12.4%	1	5.1%	1	31.7%	1
Pike	\$25,287	1	11.9%	1	4.5%	0	36.6%	1
Porter	\$35,605	0	8.4%	0	4.4%	0	20.9%	0
Posey	\$32,045	0	9.1%	0	4.3%	0	21.6%	0
Pulaski	\$27,137	1	11.4%	1	4.5%	0	30.1%	1
Putnam	\$26,809	1	11.1%	1	5.3%	1	32.1%	1
Randolph	\$25,611	1	13.9%	1	6.8%	1	34.9%	1
Ripley	\$26,753	1	9.6%	0	4.8%	0	23.4%	0
Rush	\$29,040	0	9.2%	0	4.5%	0	30.0%	1
Scott	\$24,571	1	13.3%	1	6.4%	1	45.2%	1
Shelby	\$30,617	0	14.9%	1	4.4%	0	23.5%	0
Spencer	\$28,778	0	10.1%	0	4.9%	0	22.0%	0
St. Joseph	\$32,354	0	8.4%	0	5.1%	1	43.6%	1
Starke	\$21,667	1	14.5%	1	6.6%	1	45.4%	1
Steuben	\$27,352	1	10.2%	0	6.3%	1	27.4%	0
Sullivan	\$22,699	1	14.3%	1	6.0%	1	40.1%	1
Switzerland	\$23,922	1	13.6%	1	4.1%	0	39.7%	1
Tippecanoe	\$28,639	0	17.9%	1	4.2%	0	31.1%	1
Tipton	\$31,784	0	7.4%	0	5.4%	1	19.5%	0
Union	\$27,767	1	11%	1	5.5%	1	30.6%	1
Vanderburgh	\$34,194	0	13.4%	1	4.7%	0	47.4%	1
Vermillion	\$27,402	1	11.8%	1	6.5%	1	39.7%	1
Vigo	\$27,425	1	17.4%	1	6.3%	1	44.9%	1
Wabash	\$27,867	1	10.1%	0	5.5%	1	28.5%	0
Warren	\$25,802	1	8.2%	0	4.0%	0	27.1%	0

Warrick	\$33,586	0	6.3%	0	4.2%	0	18.4%	0
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Washington	\$25,408	1	13.3%	1	6.1%	1	37.1%	1
Wayne	\$26,422	1	14.4%	1	5.9%	1	41.9%	1
Wells	\$27,738	1	7.4%	0	4.3%	0	19.5%	0
White	\$25,651	1	10.3%	0	5.0%	1	34.6%	1
Whitley	\$28,926	0	7.5%	0	4.7%	0	20.1%	0

Per capita income taken from [http://www.stats.indiana.edu/dms4/new\\_dpage.asp?profile\\_id=339&output\\_mode=2](http://www.stats.indiana.edu/dms4/new_dpage.asp?profile_id=339&output_mode=2)  
Published by STATS Indiana

Poverty Rates published by The Economic Research Service is a primary source of economic information and research in the U.S.  
Department of Agriculture taken from  
<http://www.ers.usda.gov/data/povertyrates/PovListpct.asp?st=IN&view=Percent&longname=Indiana>

Unemployment rate taken from [http://www.hoosierdata.in.gov/docs/laus/laus\\_rankings\\_annual.xls](http://www.hoosierdata.in.gov/docs/laus/laus_rankings_annual.xls)  
Published by the Indiana Department of Workforce Development

Free lunch eligibility taken from <http://www.stats.indiana.edu/web/county/freelnch04.html>  
Published by STATS Indiana

## Appendix C

### *Medically Underserved Areas / Medically Underserved Populations (MUA/MUP)*

Medically Underserved Area / Medically Underserved Persons. Information about MUA/MUP in Appendix C or on the following website: <http://muafind.hrsa.gov/>

<b><i>County</i></b>	<b><i>County</i></b>
Allen	Marion
Brown	Martin
Carrol	Miami
Cass	Monroe
Clark	Newton
Clay	Ohio
Clinton	Orange
Crawford	Owen
Daviess	Parke
Decatur	Perry
Delaware	Pike
Elkhart	Porter
Fayette	Posey
Floyd	Ripley
Franklin	Scott
Gibson	Spencer
Grant	St. Joseph
Greene	Starke
Howard	Sullivan
Huntington	Switzerland
Jackson	Tippecanoe
Jefferson	Union
Jennings	Vanderburgh
Johnson	Vermillion
Knox	Vigo
Lake	Warren
LaPorte	Washington
Madison	White

*Published by the U.S. Department of Health & Human Services, Health and Human Services Administration*

## Appendix D

### State Certified Main Street Communities

Certified Main Street Communities are designated by Indiana Main Street and are located on the Internet at [www.in.gov/ocra](http://www.in.gov/ocra).

#### **2007 IMS Nationally Accredited and State Designated Programs**

<b>County</b>	<b>Certified Main Street Community</b>	<b>County</b>	<b>Certified Main Street Community</b>
<b>Madison</b>	Alexandria	<b>Clark</b>	Jeffersonville
<b>Dearborn</b>	Aurora	<b>Howard</b>	Kokomo
<b>Madison</b>	Anderson	<b>Tippecanoe</b>	Lafayette
<b>Scott</b>	Austin	<b>Dearborn</b>	Lawrenceburg
<b>Monroe</b>	Bloomington	<b>Cass</b>	Logansport
<b>Lawrence</b>	Bedford	<b>Grant</b>	Marion
<b>Marshall</b>	Bremen	<b>Jefferson</b>	Madison
<b>Adams</b>	Berne	<b>Shelby</b>	Morristown
<b>Clay</b>	Brazil	<b>La Porte</b>	Michigan City
<b>Franklin</b>	Brookville	<b>Newton</b>	Morocco
<b>Fayette</b>	Connersville	<b>Ripley</b>	Milan
<b>Harrison</b>	Corydon	<b>Elkhart</b>	Nappanee
<b>Montgomery</b>	Crawfordsville	<b>Warrick</b>	Newburgh
<b>Carroll</b>	Delphi	<b>Lawrence</b>	Mitchell
<b>Marion</b>	East 10th Street	<b>Floyd</b>	New Albany
<b>Monroe</b>	Ellettsville	<b>Hamilton</b>	Noblesville
<b>Vanderburgh</b>	Evansville	<b>Orange County</b>	
<b>Dubois</b>	Ferdinand	<b>Rush</b>	Rushville
<b>Johnson</b>	Franklin	<b>Vigo</b>	Terre Haute

<b>Elkhart</b>	Elkhart	<b>Jasper</b>	Rensselaer
<b>Randolph</b>	Farmland	<b>Wayne</b>	Richmond
<b>Clinton</b>	Frankfort	<b>Ohio</b>	Rising Sun
<b>Marion</b>	Fountain Square	<b>Hamilton</b>	Sheridan
<b>Decatur</b>	Greensburg	<b>Shelby</b>	Shelbyville
<b>Howard</b>	Greentown	<b>Jackson</b>	Seymour
<b>Steuben</b>	Hamilton	<b>Porter</b>	Valparaiso
<b>Lake</b>	Hammond	<b>Switzerland</b>	Vevay
<b>Lake</b>	Highland	<b>Kosciusko</b>	Warsaw
<b>Huntington</b>	Huntingburg	<b>Randolph</b>	Winchester
<b>Marion</b>	Indianapolis Downtown, Inc.	<b>Wabash</b>	Wabash
<b>Dubois</b>	Jasper	<b>Knox</b>	Vincennes



## Appendix E

### *Areas of Chronic Economic Distress*

An Area of Chronic Economic Distress as designated by the State and approved by the Secretary of the Treasury and the Secretary of Housing and Urban Development. 2007-2008 from <http://ihcda.in.gov/forms/QAP/2007/Appendix%20F.pdf>

The targeted counties in the State of Indiana include:

Brown	Jefferson	Shelby
Clinton	Knox	Spencer
Crawford	Lawrence	Vermillion
Daviess	Miami	Vigo
Dearborn	Ohio	Washington
Decatur	Orange	Wayne
Fayette	Owen	
Franklin	Parke	
Fulton	Perry	
Greene	Pike	
Jackson	Rush	
Jasper	Scott	

## Appendix F

### Qualified Census Tracts

A list of Qualified Census Tracts for metropolitan and non-metropolitan areas of the State of Indiana is below. Census Tract maps can be found on the Internet at: [http://ftp2.census.gov/plmap/pl\\_trt/st18 Indiana/](http://ftp2.census.gov/plmap/pl_trt/st18 Indiana/).

#### ***Metropolitan Areas***

##### ***Anderson, IN***

*Madison County* 0005.00

##### ***Bloomington, IN***

*Monroe County* 0001.00 0002.01  
0002.02 0003.01 0006.00  
0009.01 0016.00

##### ***Columbus, IN***

*Bartholomew County* 0101.00

##### ***Elkhart-Goshen, IN***

*Elkhart County* 0026.00 0028.00

##### ***Evansville, IN***

*Vanderburgh County* 0012.00 0013.00 0014.00 0017.00  
0018.00 0019.00 0020.00 0021.00  
0026.00

##### ***Fort Wayne, IN***

*Allen County* 0006.00 0012.00 0013.00 0014.00  
0015.00 0016.00 0017.00 0018.00  
0020.00 0023.00 0027.00 0028.00  
0029.00 0035.00 0042.00 00113.03  
0010.00 0011.00

##### ***Gary-Hammond, IN***

*Lake County* 0102.02 0102.03 0103.01 0103.02  
0105.00 0106.00 0107.00 0108.00  
0109.00 0110.00 0111.00 0113.00  
0114.00 0116.00 0117.00 0119.00  
0120.00 0121.00 0122.00 0123.00  
0127.00 0206.00 0207.00 0218.00  
0301.00 0302.00 0303.00 0304.00  
0310.00 0204.00

##### ***Indianapolis, IN***

*Marion County* 3226.00 3308.01 3412.00 3416.00  
3426.00 3501.00 3503.00 3504.00  
3507.00 3508.00 3509.00 3510.00  
3511.00 3512.00 3515.00 3516.00  
3517.00 3521.00 3523.00 3505.00  
3527.00 3528.00 3531.00 3532.00  
3533.00 3535.00 3536.00 3539.00  
3542.00 3544.00 3545.00 3547.00  
3548.00 3550.00 3551.00 3556.00  
3557.00 3559.00 3564.00 3569.00

	3571.00	3572.00	3573.00	3574.00
	3581.00	3601.01	3601.02	3603.02
	3549.00			
<b>Kokomo, IN</b>				
Howard County	0002.00	0012.00		
<b>Lafayette-West Lafayette</b>				
Tippecanoe County	0004.00	0006.00	0053.00	0054.00
	0055.00	0103.00	0105.00	
<u>Louisville, KY-IN</u>	0708.01			
Floyd County				
Jefferson County	0002.00	0003.00	0004.00	0006.00
	0010.00	0011.00	0014.00	0015.00
	0017.00	0018.00	0021.00	0023.00
	0024.00	0027.00	0028.00	0030.00
	0035.00	0037.00	0041.00	0043.01
	0043.02	0049.00	0050.00	0051.00
	0053.00	0056.00	0059.00	0062.00
	0065.00	0066.00	0128.02	
<u>Michigan City, IN</u>	0401.00			
LaPorte County				
<b>Muncie, IN</b>				
Delaware County	0001.00	0002.00	0003.00	0004.00
	0006.00	0007.00	0009.02	0010.00
	0019.01			
<b>South Bend-Mishawaka</b>				
St. Joseph County	0006.00	0010.00	0017.00	0019.00
	0020.00	0021.00	0023.00	0027.00
	0029.00	0001.00	0028.00	
<b>Terre Haute, IN</b>				
Vigo County	0001.00	0003.00	0005.00	0006.00
	0008.00	0002.00	0019.00	
<b>Non-Metropolitan Areas</b>				
Henry County	9763.00	Knox County	9550.00	
			9553.00	
			9554.00	
Grant County	0002.00	Wayne County	0002.00	

## Appendix G

### *Directions to IHCD*

IHCD is located on the 10<sup>th</sup> floor of 30 South Meridian Street in Indianapolis. This is the former L.S. Ayres department store building, located on the block south of Monument Circle on the west side of the street.

#### **From Northwest Indiana to IHCD:**

Take I-65 South to West Street. Take West Street south past Washington Street to Maryland Street. Turn left on Maryland. [See parking options below.](#)

#### **From Southeast Indiana to IHCD:**

Take I-74 West to I-465 North. Take I-465 North to I-70 West. Take I-70 West to the Ohio Street exit. You can only go one way off the exit. Take Ohio Street 8 blocks to Capitol Avenue. Turn left on Capitol. One block past Washington Street, turn left onto Maryland Street. [See parking options below.](#)

#### **From Southern Indiana to IHCD:**

Take I-65 North into downtown Indianapolis. Get off at the Market Street Exit. Turn left off the exit. Take Market Street to Pennsylvania Street, which is one block past Delaware Street. Turn left on Pennsylvania and go one block to Washington Street. Turn right on Washington. Take Washington 3 blocks to Capitol Avenue. Turn left on Capitol. One block later, turn left onto Maryland Street. [See parking options below.](#)

#### **From Indianapolis Airport, Western and Southwest Indiana to IHCD:**

Take I-70 East into downtown Indianapolis. Take the Illinois Street exit. You can only turn one way off the exit. Take Illinois Street to Washington Street. Turn left on Washington Street. Take Washington one block to Capitol Avenue. Turn left on Capitol Avenue. One block later, turn left onto Maryland Street. [See parking options below.](#)

#### **From Northern Indiana to IHCD:**

Travel south on U.S. 31, which becomes Meridian Street in Indianapolis. Continue on Meridian into downtown. At Monument Circle, go halfway around the monument (traffic moves to the right) and proceed a half-block further south to Washington Street. Take Washington two blocks to Capitol Avenue. Turn left on Capitol. One block later, turn left onto Maryland Street. [See parking options below.](#)

#### **From Northeast Indiana:**

Take I-69 South to I-465. Take I-465 South to I-70 West. Take I-70 West to the Ohio Street exit. You can only go one way off the exit. Take Ohio 8 blocks to Capitol Avenue. Turn left on Capitol. One block past Washington Street, turn left onto Maryland Street. [See parking options below.](#)

#### **From Eastern Indiana:**

Take I-70 West to the Ohio Street exit. You can only go one way off the exit. Take Ohio 8 blocks to Capitol Avenue. Turn left on Capitol. One block past Washington Street, turn left onto Maryland Street. [See parking options below.](#)

### **Parking Options**

#### **2-Hour Parking Meters**

During the hours of 6:00 a.m. and 6:00 p.m., 2-hour parking meters are available along the streets surrounding the building.

#### **Parking Garages**

The Circle Centre Mall has parking garages available with entrances off of Maryland Street and Washington Street. Both entrances are between Meridian and Illinois Streets. There is also a parking garage located directly across Meridian Street from our office, on the east side of the street.

